

**Certificate of Notice Page 1 of 2**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Estella Mack Chambers  
 Debtor

Case No. 16-11944-elf  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Jennifer  
 Form ID: pdf900

Page 1 of 1  
 Total Noticed: 2

Date Rcvd: Feb 22, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 24, 2018.

db +Estella Mack Chambers, 643 Merchant Street, Coatesville, PA 19320-3337  
 13695165 +First Federal Credit & Collections, 24700 Chagrin Blvd, Suite 205,  
 Cleveland, OH 44122-5662

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 24, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 22, 2018 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor U.S. Bank National Association, Et Al...  
 agornall@kmlawgroup.com, bkgroup@kmlawgroup.com  
 CHRISTOPHER A. DENARDO on behalf of Creditor Nationstar Mortgage LLC, et al pakb@logs.com  
 JAMES RANDOLPH WOOD on behalf of Creditor City of Coatesville jwood@portnoffonline.com,  
 jwood@ecf.inforuptcy.com  
 JEROME B. BLANK on behalf of Creditor JPMorgan Chase Bank, National Association  
 paeb@fedphe.com  
 JEROME B. BLANK on behalf of Creditor FEDERAL NATIONAL MORTGAGE ASSOCIATION paeb@fedphe.com  
 JEROME B. BLANK on behalf of Creditor LSF9 Master Participation Trust paeb@fedphe.com  
 JOSEPH ANGELO DESOYE on behalf of Creditor JPMorgan Chase Bank, National Association  
 paeb@fedphe.com  
 JOSHUA ISAAC GOLDMAN on behalf of Creditor U.S. Bank National Association, Et Al...  
 bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com  
 KEVIN M. BUTTERY on behalf of Creditor LSF9 Master Participation Trust bkyefile@rasflaw.com  
 KEVIN S. FRANKEL on behalf of Creditor Nationstar Mortgage LLC, et al pa-bk@logs.com  
 MARIO J. HANYON on behalf of Creditor LSF9 Master Participation Trust paeb@fedphe.com  
 MARIO J. HANYON on behalf of Creditor JPMorgan Chase Bank, National Association  
 paeb@fedphe.com  
 MATTEO SAMUEL WEINER on behalf of Creditor U.S. Bank National Association, Et Al...  
 bkgroup@kmlawgroup.com  
 RICHARD N. LIPOW on behalf of Attorney RICHARD N LIPOW richard@lipowlaw.com,  
 ecflipow@gmail.com/r44824@notify.bestcase.com  
 RICHARD N. LIPOW on behalf of Debtor Estella Mack Chambers richard@lipowlaw.com,  
 ecflipow@gmail.com/r44824@notify.bestcase.com  
 THOMAS I. PULEO on behalf of Creditor U.S. Bank National Association, Et Al...  
 tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com  
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
 WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 18

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

**IN RE:** : **Chapter 13**  
**ESTELLA MACK CHAMBERS,** :  
**Debtor** : **Bky. No. 16-11944 ELF**

**ORDER**

**AND NOW**, upon consideration of the Motion to Approve Mortgage Modification (“the Motion”) (Doc. #78 ) filed by **Federal National Mortgage Association** (“the Lender”), and after notice and hearing, and there being no objection thereto, it is hereby **ORDERED** that:

1. The Motion is **GRANTED**.
2. The Debtor is **AUTHORIZED** to enter into the loan modification transaction as set forth in the Motion and to the extent that relief from the automatic stay is necessary for the parties to enter into the transaction, such relief is **GRANTED** to the Lender.
3. Except as provided in Paragraph 4 below, if applicable, the confirmed plan remains **IN FULL FORCE AND EFFECT** and **THE TRUSTEE MAY DISTRIBUTE THE PLAN PAYMENTS** as provided in the plan.
4. If: (a) the confirmed chapter 13 plan provides for the cure of prepetition arrears under 11 U.S.C. §1322(b)(5) and (b) the loan modification provides for reinstatement of the loan account and the elimination of the pre-petition arrears, **THE TRUSTEE SHALL MAKE NO FURTHER DISTRIBUTION TO THE LENDER** on account of the Lender’s claim for pre-petition arrears under the confirmed chapter 13 plan and shall distribute the plan payments in accordance with the other provisions of the confirmed plan.

**Date: February 22, 2018**



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**ERIC L. FRANK  
CHIEF U.S. BANKRUPTCY JUDGE**